

Waqf Literacy of Generation Z in Indonesia

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Abstract

Purpose - Indonesian people are recorded to have a low waqf literacy index still. In 32 provinces surveyed by the central National Zakat Agency (BAZNAS) and the Indonesian Waqf Board (BWI), only 13 provinces had moderate waqf literacy indexes, and the rest were in a low category. Meanwhile, there is no data related to the waqf literacy index in generation Z. This study aims to determine the waqf literacy index in generation Z case study at students in Faculty of Islamic Economics and Business IAIN Padangsidimpuan.

Methodology - The number of samples in this study was 313 respondents. The Waqf Literacy Index is assessed in 2 dimensions: basic knowledge of Waqf and advanced knowledge of Waqf. Data is processed and analyzed by the weighted-average method in which all indicators are considered equally important.

Findings - Based on the results of data analysis, it is known that the basic knowledge of the waqf score is very high, while the advanced knowledge of the waqf score is high. Waqf index literacy of generation Z in Indonesia was 83.48.

Keywords - Literacy, Waqf, Understanding

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1. INTRODUCTION

The waqf literacy index of Muslims is still low (Ibrahim and Md, n.d.). Likewise, in Indonesia, which is still classified as low, the overall national waqf literacy index score is 50.48, consisting of a literacy value for basic waqf understanding of 57.67 and a literacy value for advanced literacy waqf understanding of 37.97. This certainly illustrates that basically waqf literacy still needs to be improved in various ways, including through education, namely universities in Indonesia. Literacy is the ability and skills of a person in language, which includes reading, writing, speaking, arithmetic, and solving problems at specific skill levels required in everyday life (see: <https://lektur.id/arti-literasi/>).

If it is related to Waqf, then waqf literacy means a person's ability and skills in reading, writing, speaking, counting, and solving problems related to Waqf at a certain level of expertise required in daily life (Asnawati et al., 2021). Waqf is an instrument in Islamic economics that has many benefits. Waqf can be an alternative solution in society, including reducing poverty (Saiti et al., 2021) Because of that, Waqf is even called a solution to Indonesia's socio-economic empowerment (Medias, 2017).

Waqf is called the Islamic economic solution in this COVID-19 pandemic, namely by strengthening Waqf in the form of cash waqf, productive Waqf; Waqf linked to Sukuk and Waqf for infrastructure (Iskandar et al., 2020). Not to mention the high potential of Waqf, which is still not maximized.

The function of Waqf as a community economic empowerment is still not optimal (Kasdi, 2017). It is stated that the potential of waqf assets in Indonesia reaches IDR 2,000 trillion with an area of 420 hectares of waqf land. If this can be managed with good waqf asset management, it will undoubtedly help the national economy. The potential of Waqf can also be a solution to poverty (Fuadi, 2018). Therefore, empowering Waqf is necessary to build the people's economic strength to improve the welfare of the community at large (Atabik, 2016).

However, in the context of good management of waqf assets, it is necessary to understand basic Waqf and understanding of advanced Waqf as two dimensions in measuring the waqf literacy index in Indonesia. One of the roles of universities, primarily Islamic religious colleges as formal educational institutions in Indonesia, is to create qualified Human Resources (HR) who have broad knowledge and insight and can apply their knowledge in their daily lives so that they have real positive values for society and the State (Tsamenyi et al., 2008).

Faculty of Economics and Islamic Business Padangsidempuan State Islamic Institute is one of the Islamic religious colleges in North Sumatra with three study programs with quite many students. The three study programs are Islamic Banking, Islamic Economics, and Management of Zakat and Waqf. We're the only university with the Zakat and Waqf Management study program in North Sumatra is at the Faculty of Economics and Islamic Business, the State Islamic Institute of Padangsidempuan.

This is important for universities to understand and analyze comprehensively how the level of waqf literacy of students as generation Z who live in the millennial era. Generation Z is the internet generation active in accessing various information (Rastati, 2018). The results of this study can contribute to the development of the Zakat and Waqf Management study program at the Faculty of Economics and Islamic Business, the State Islamic Institute of Padangsidempuan, as well as an illustration of all parties interested in developing waqf-based programs and activities,

especially in generation Z including those who work as students. In addition, it can contribute to policymakers related to Waqf in order to increase the literacy index of the Indonesian people.

Based on this explanation, this research is important to do, apart from being a form of evaluation of the curriculum where students receive courses in the field of Waqf and a description of current conditions related to literacy levels. Generation Z, namely university students, primarily Islamic religious colleges in North Sumatra, namely at the Faculty of Economics and Islamic Business, Padangsidempuan State Islamic Institute. Therefore, this study aims to determine the waqf literacy index in Islamic religious colleges at the Padangsidempuan State Islamic Institute, North Sumatra.

2. LITERATURE REVIEW

The word waqf or waaf comes from Arabic from the root word of wa-qa-fa which means to hold, stop, stay, or stand. The word waqafa - yaqifu-waafan in accordance with the word habasa-yahbisu-tahbisan means that the meaning is prevented from using. The word waaf in Arabic contains the meaning of holding back, holding property to be donated, not transferring its own property. According to Al-Jurjani in the research of [Ridwan and Santi \(2016\)](#), Waqf in terms of Islamic sharia is a retaining of property rights over material objects (al-'ain) to provide benefits (al-manfa'ah).

Meanwhile, according to the scholars or syeikh in several fiqh books are differing opinion in giving the meaning of Waqf. The impact of these differences has a different legal basis ([Ridwan and Santi, 2016](#)). Broadly discussed, the meaning in the waqf concept is to emphasize the relationship or property rights owned after being donated. It means that the one who gives Waqf does not have any rights to the assets that have been donated. From this concept, one crucial essential criteria are the eternal element.

According to the Big Indonesian Dictionary, literacy is the ability to write and read; knowledge or skills in a particular field or activity; individual ability to process information and knowledge for life skills (see: <https://kbbi.kemdikbud.go.id/entri/literasi>). Hence, waqf literacy is knowledge or skills in the field of Waqf. Someone who has good knowledge about Waqf will be able to practice it in his life so that it will have an impact on increasing waqf participation. Waqf participation is influenced by religiosity ([Jazil et al., 2019](#)).

However, many factors influence a person's waqf literacy. These factors include marketing plan from waqf institution ([Listiana et al., 2020](#); [Shukor et al., 2017](#)), involvement in socio-religious organizations, access to the mass-media and financial technology, compliance to the religion, and access to the Islamic institution ([Utami et al., 2019](#)). A Person's waqf literacy is also influenced by interest ([Hayati et al., 2020](#)), knowledge, and religiosity ([Husniyah, 2019](#)). That is why it is crucial to know the level of waqf literacy because it will impact interest in Waqf.

3. METHODOLOGY

This is a cross-sectional study with a mixed-method approach. The total population in the study was 1700 people (rounding results), namely active students of the Faculty of Economics and Islamic Business, Padangsidempuan State Islamic Institute, so that the number of samples was 313 ([Krejcie & Morgan, 1970](#)). Data collection was carried out by distributing an electronic questionnaire (e-questionnaire) via Whatsapp social media. Data processing is carried out by

calculating the weighted average with stages starting from testing the validity and reliability of all indicators.

The preparation of indicators refers to the concept of the zakat literacy index. Then proceed with calculating the weighted average weight for each dimension (the value of understanding basic Waqf and the value of understanding advanced Waqf). Then proceed with calculating the weighted average weight as a whole to determine the student waqf literacy index. The results were then analyzed descriptively with a literature study where the researcher compared the results with previous theories and studies.

4. RESULTS AND DISCUSSION

4.1. Respondent Characteristics

Characteristics of respondents, in this case, the students of FEBI IAIN Padangsidimpuan based on gender, age, and the study program can be seen in Table 1.

Table 1. Characteristics of Respondents

Characteristics		Frequency	Percentage
Gender	Male	76	24.3%
	Female	237	75.7%
	Total	313	100%
Age	18 years	4	1.3%
	19 years	81	25.9%
	20 years	150	47.9%
	21 years	48	15.3%
	22 years	27	8.6%
	23 years	3	1%
	Total	313	100%
Study program	Sharia banking	167	53.4%
	Sharia Economics	129	41.2%
	Management of Zakat and Waqf	17	5.4%
	Total	313	100%
Study program	Sharia banking	167	53.4%
	Sharia Economics	129	41.2%
	Management of Zakat and Waqf	17	5.4%
	Total	313	100%

Source: Data Processed (2020)

Based on Table 1, it can be explained that the majority of respondents are female, as many as 237 people. Meanwhile, the age is dominated by 20 years, namely as many as 150 people. Overall, respondents were dominated by students in the Sharia Banking study program, namely 167 people, followed by Sharia Economics and Management of Zakat and Waqf.

4.2. Results of Data Processing Per Dimension

The results of data processing by the data processing stages are arranged in 3 dimensions. Starting from calculating the value of basic waqf understanding, the value of understanding the continued

understanding of Waqf, then continuing with the waqf literacy index. For information, each question item in each dimension is assumed to be equally important

4.3. Basic Waqf Understanding Value

The value of basic waqf understanding begins by calculating the weighted average. In the following way:

$$\text{Weighted average} = \frac{\text{Total Weight}}{\text{Total Indicator}}$$

$$\text{Weighted average} = \frac{1}{8}$$

$$\text{Weighted average} = 0.125$$

Based on the results of these calculations, it is known that the weighted average is 0.125. Then, calculate the value of basic waqf understanding in the following manner:

Value of basic waqf understanding

$$= \frac{\text{total of perception value per indicator}}{\text{total indicators filled}} \times \text{weighted value.}$$

Then to facilitate the interpretation of the assessment, which is between 20-100, the results of the assessment are converted to a base value of 20, with the following formula:

$$\text{Value of basic waqf understanding} \times 20$$

The results of the total calculation of perception average per primary waqf understanding indicator can be seen in Table 2.

Table 2. Total Average Value of Perception per Basic Waqf Understanding Indicator

No.	Basic Waqf Understanding Indicators	Average value
1	Definition of Waqf	4.59
2	Wakif definition	4.46
3	Mauquf Terms	3.91
4	Waqf Law	4.32
5	Waqf Akad	4.55
6	Waqf Management Objectives	4.38
7	Knowledge of Moving Waqf Objects	3.77
8	Knowledge of Immovable Objects of Waqf	4.47

Source: Data processed (2020)

So, the Basic Waqf Understanding Value is obtained in the following ways:

$$(4.59 \times 0.125) + (4.46 \times 0.125) + (3.91 \times 0.125) + (4.32 \times 0.125) + (4.55 \times 0.125) + (4.38 \times 0.125) + (3.77 \times 0.125) + (4.47 \times 0.125) = 4.3072$$

Value of Basic Understanding Waqf = $4.3072 \times 20 = 86.48$

4.4. Advanced Understanding Value of Waqf

The value of basic waqf understanding begins by calculating the weighted average. In the following way:

$$\text{Weighted average} = \frac{\text{Total Weight}}{\text{Total Indicator}}$$

$$\text{Weighted average} = \frac{1}{8}$$

$$\text{Weighted average} = 0.125$$

Based on the results of these calculations, it is known that the weighted average is 0.125. Then, calculate the value of basic waqf understanding in the following manner:

Value of basic waqf understanding

$$= \frac{\text{total of perception value per indicator}}{\text{total indicators filled}} \times \text{weighted value.}$$

Then to facilitate the interpretation of the assessment, which is between 20-100, the results of the assessment are converted to a base value of 20, with the following formula:

Table 3. Total Average Value of Perception per Indicator of Advanced Waqf Understanding

No.	Advanced Waqf Understanding Indicators	Average value
1	Knowledge of the Waqf Management Organization	4.36
2	The Legal Basic of Waqf	4.25
3	Knowledge about the Impact of Waqf for Health	4.37
4	Knowledge of the Impact of Waqf for Education	4.24
5	Knowledge about the Distribution of Waqf Funds through the Forest Waqf Program	3.74
6	Knowledge of the Waqf Well Program	3.82
7	Knowledge of Digital Waqf Payment via Mobile Banking	3.75
8	Knowledge of Digital Waqf Payment Using e-money	3.80

Source: Data processed (2020)

The value of Advanced Waqf Understanding is obtained in the following ways:

$$(4.36 \times 0.125) + (4.25 \times 0.125) + (4.37 \times 0.125) + (4.24 \times 0.125) + (3.74 \times 0.125) + (3.83 \times 0.125) + (3.75 \times 0.125) + (3.80 \times 0.125) = 4.0415$$

Value of Advanced Waqf Understanding = $4.0415 \times 20 = 80.83$

4.4. Waqf Literacy Index

The Waqf Literacy Index begins by calculating the weighted average. In the following way:

$$\text{Weighted average} = \frac{\text{Total Weight}}{\text{Total Indicator}}$$

$$\text{Weighted average} = \frac{1}{8}$$

$$\text{Weighted average} = 0.125$$

Based on the results of these calculations, it is known that the weighted average is 0.0625. Then, calculate the waqf literacy index in the following manner:

The following formula obtains the Waqf Literacy Index:

$$\text{Waqf Literacy Index} = \frac{\text{total of perception value per indicator} \times \text{weighted value}}{\text{total indicators filled}}$$

Then to facilitate the interpretation of the assessment, which is between 20-100, the results of the assessment are converted to a base value of 20, with the following formula:

$$\text{Waqf Literacy Index} \times 20$$

The Waqf Literacy Index is obtained in the following ways:

$$\begin{aligned} & (4.59 \times 0.0625) + (4.46 \times 0.0625) + (3.91 \times 0.0625) + (4.32 \times 0.0625) + (4.55 \times 0.0625) + (4.38 \\ & \times 0.0625) + (3.77 \times 0.0625) + (4.47 \times 0.0625) + (4.36 \times 0.0625) + (4.25 \times 0.0625) + (4.37 \times \\ & 0.0625) + (4.24 \times 0.0625) + (3.74 \times 0.0625) + (3.83 \times 0.0625) + (3.75 \times 0.0625) + (3.80 \times 0.0625) \\ & = 4, 1743 \end{aligned}$$

$$\text{Value of Advanced Waqf Understanding} = 4.1743 \times 20 = 83.4860$$

Table 4. Conversion of the Waqf Literacy Index (WLI)

Perception Value	WLI Value	Interval	WLI Conversion Value	Interval	Literacy Category
1	1 - 1.80		20 - 36		Very low
2	1.81 - 2.60		37 - 52		Low
3	2.61 - 3.40		53 - 68		Medium / Moderate
4	3.41 - 4.20		69 - 84		High
5	4,21 - 5		85 - 100		Very high

Information:

- Perceptual value is the value of a Likert scale distributed by e-questionnaire where ascore of 1 for strongly disagree, a value of 2 for disagree, a value of 3 for disagreeing, a value of 4 for agreeing and a value of 5 for strongly agreeing.
- The WLI interval value is derived from the perceived value of 5 levels where the range for each level is obtained from 1/5, namely 0.80. Where 1 is the base value, and 5 is the highest value.
- The WLI conversion interval value comes from the WLI interval value where there

are five levels where the range for each level is 16 (80/5), the base value is 20, and the highest value is 100.

Based on the data processing results that have been carried out, the value of basic waqf understanding, the value of advanced waqf understanding, and the waqf literacy index can be briefly seen in Table 4.

Table 5. Summary of Scores and Literacy Categories per Dimension

No.	Dimensions	Score	Literacy Category
1	Basic Waqf Understanding	86.48	Very high
2	Advanced Waqf Understanding	80.83	High
3	Waqf Literacy Index	83.48	High

Source: Data Processed (2020)

Based on the data processing results, the basic understanding literacy of Generation Z, in this case, is that the Faculty of Economics and Islamic Business of the State Islamic Institute of Padangsidempuan towards Waqf is very high obtained is 86.48. Meanwhile, the literacy of advanced understanding of Waqf was also high, with a score of 80.83. Whereas the whole, the student waqf literacy index is 83.48, which is in the high category.

The high behavior of Waqf also occurs in other universities in Malaysia (Nasiri et al., 2019). Waqf literacy is proven to be determined by the knowledge factor, where knowledge becomes the basis for the emergence of a good understanding of basic and advanced Waqf. This is supported by another study that states that knowledge and religious factors influence the emergence of interest in Waqf (Husniyah, 2019).

In addition, literacy will also affect one's intention to have Waqf in a person (Hiyanti et al., 2020). Waqf literacy is critical because it affects the perception of Waqf (Baskoroputra, 2019); (Shukor et al., 2017). One of the factors inhibiting Waqf is the various levels of waqf understanding (Hadi, 2018); (Muhammad, 2016). Giving behavior to millennials has a role in the innovation of digital Waqf (Wadi & Nurzaman, 2020).

Even though this behavior is influenced by the surrounding environment (Ross, 2017); (Fathurrahman & Maulana, 2018), Waqf is also part of the behavior of sharing that should exist in every Muslim. Therefore, the behavior of Waqf is undoubtedly influenced by the giving behavior of each Muslim. Someone who likes to share certainly views waqf behavior as necessary compared to people who do not have this behavior or do not have the urge to share with others. High motivation will affect waqf behavior (Iqbal et al., 2019).

Waqf behavior is certainly determined by a person's high waqf literacy (Jazil et al., 2019). Unfortunately, a narrow understanding of Waqf still occurs in Indonesia (Praja et al., n.d.); (Osman et al., 2012). The high literacy of Waqf certainly affects the achievement of the objectives of carrying out this Waqf.

In socio-economic terms, Waqf can be integrated in order to improve the economy (Zauro et al., 2020); (Utami et al., 2019); (Thaidi et al., 2019); (Shaikh et al., 2017); (Sadeq, 2002); (Rizal et al., 2020); (Rana et al., 2020); (Ra'fat & Irshed, n.d.); (Putri et al., 2020); (Pangestika, 2019); (Oladapo et al., 2017); (Medias, 2017); (Mahat et al., 2015); (Listiana et al., 2020); (Khan, 2013). That is why the role of the world of education is significant in supporting the high literacy of Waqf where the management of waqf education at Islamic religious colleges needs attention (Azha et al., 2013); (Arjmand, 2017).

5. CONCLUSION

Based on the results of the study conducted, it can be concluded that Generation Z, namely students of the Faculty of Economics and Islamic Business, the State Islamic Institute of Padangsidempuan, already have a good understanding of basic Waqf and advanced Waqf. This can be seen from the high literacy scores obtained, namely 86.48 and 80.83, respectively. Whereas the whole, the generation Z waqf literacy index was high with a score of 83.48. This means that generation Z understands Waqf well. Therefore, the suggestion that can be given is to maintain and increase the waqf literacy index again to a very high category.

In addition, policymakers related to Waqf can take advantage of generation Z in various programs where they can educate endowments to the broader community so that they can contribute to increasing waqf literacy in Indonesia, especially in North Sumatra Province.

However, this study also uses the assumption that all indicators in the two dimensions (understanding of basic Waqf and understanding of advanced Waqf) are considered equally important, further research can be carried out using experts when weighing each indicator where the results may be different so that it can expand the research with a viewpoint from the experts in the field of Waqf. In addition, this study uses a limited number of indicators so that it can still be developed in further research.

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